

## ABSTRACT

An information distribution system distributes information over a distributed network in a multi-phase manner. In particular, the information distribution system provides, for example, to an end user, a model for determining a particular output. Then, as a user requests the most current output of the model, a parameter set is forwarded to the user and introduced to the model. This parameter set, with the cooperation of the model, allows for determining, for example, a current merchants pricing information for a plurality of goods and/or services. By using this model based approach, the entire set of information need not be distributed to the user every time an update is made. To the contrary, only a sub-set of information, i.e., the parameters, will be forwarded to the user for updating of information at a user device.